

**REMARKS**

Applicant has studied the Office Action dated March 10, 2004. It is submitted that the application, after this amendment, is in condition for allowance. Specifically, after this amendment, Claims 1, 4, 10 to 18, and 21, have been amended, and Claims 1-21 remain pending. Reconsideration, reexamination, and allowance of the pending claims in view of the above amendment and the following remarks are respectfully requested.

**Rejection under 35 U.S.C. §103(a) over Mark in view of Hersh (Claims 1-4, 7, and 21)**

1-2) The Examiner rejected Claims 1-4, 7, and 21, under 35 U.S.C. § 103(a) as being unpatentable over Mark, U.S. Patent No. 5,583,933, in view of Hersh, U.S. Patent No. 5,386,479.

Independent claim 1, from which claims 2-4, and 7 depend, has been amended to more particularly point out and distinctly claim the Applicant's invention. Specifically, independent claim 1 has been amended to recite "each of the plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card." Independent claim 21 reciting a secure access device has also been amended consistent with the above described amendment to independent claim 1. It is believed that this amendment and the remarks below render the Examiner's rejection moot. In view of the foregoing amendment and the remarks below, the Applicant respectfully traverses the Examiner's rejection.

Support for the amended claim language is found in the original specification, for example, on page 11, line 19, to page 12, line 8. No new matter was added. Note, for example, that

"the universal card 112 can be used to generate tone audio output that is audio coupled to the mouthpiece of a telephone station. Since this audio coupling may be less than perfect in most applications, it is

important to transmit maximum audio output power to couple into the telephone mouthpiece receiver in less than ideal conditions. For example, in an airport or other public location where there is significant ambient noise, a user of the universal card 112 may be able to hold the card audio output in close proximity to the telephone mouthpiece and still accomplish a reliable delivery of tone signals via the telephone station to the secure access central system.

The universal card 112 through this novel use of selective tone generation circuits and transducers is able to provide a significant tone audio power output for communication, such as via a telephone network."

(Emphasis added.)

The plurality of acoustic transducers of the Applicant's claimed invention are mechanically tuned to oscillate about their mechanical resonant frequency to substantially maximize audio power output from each of the plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card, such as to audio couple tone output audio from each of the plurality of acoustic transducers to the microphone transducer of a telephone.

On the other hand, as acknowledged by the Examiner, the Mark reference does not teach, anticipate, or suggest, a plurality of acoustic transducers. The Mark reference discloses only one transducer (see speaker/microphone 114 of FIG. 2 of the Mark reference). This single transducer of the Mark reference operates over a wide frequency range band and is calibrated to operate over this wide frequency band. This wide frequency band operation, to optimally cover audio generation output such as at various frequencies for DTMF generation, etc., with a single transducer (i.e., a speaker), inherently does not operate at substantially the mechanical resonant frequency of the transducer to maximize its audio power output. The single transducer of the Mark reference, therefore, is not tuned to operate at about its mechanical resonant frequency, as recited for amended independent claims 1 and 21.

While the Hersh reference does teach a plurality of acoustic transducers, these are arranged inside an outer casing and aimed inward into cavities connected to a main chamber (Helmholtz resonant cavity - see column 4, lines 5-15) to induce

movement of air (to generate acoustic energy) inside the main chamber (Helmholtz resonant cavity) to generate a wide frequency sound output from an output port of the Helmholtz resonant cavity. See, for example, FIG. 7 in Hersh, illustrating a wide frequency audio response output from the port 22, and also see column 4, lines 45-46. The Helmholtz resonator generates a complex audio sound output at its port, where the sound output is a combination of frequencies including the Helmholtz resonator resonant frequency combined with the resonant frequencies of the plurality of acoustic transducers. Note that Hersh's sound generator, or a sound generator resulting from a combination of Hersh with Mark, is not a tone generator and it does not generate a tone sequence for delivery via a communication network interface as recited for Claims 1 and 21.

Secondly, Hersh's acoustic transducers 42 are not oriented outward of the device and they do not generate tone audio output external to the sound generator 10. These transducers 42 are oriented inward (in a three dimensional cube arrangement) toward an inner main chamber 26 (the Helmholtz resonant cavity) to generate acoustic energy in the inner chamber 26. See column 3, lines 23-25, and lines 57-67. On the other hand, the presently claimed invention, as recited for Claim 1, has a plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card. Claim 21 recites similarly for a secure access device. This is a substantially planar arrangement directing all tone audio output from each of the plurality of acoustic transducers outwardly from one side of the secure access device, which is a very different structure, arrangement, and function than that taught by Hersh or by any combination of Hersh with Mark.

Thirdly, Hersh's sound generator inherently requires a significant volume of air inside to provide the Helmholtz resonator. This volume of air in the internal cavity is much larger than could be used in a secure access card, as claimed herein. Note that a secure access card may have the form factor of a thin credit card to be easily carried with one's person. So, Hersh's sound generator with a significant volume of air inside (or any arguable combination of Hersh with Mark) actually teaches away from using a secure access card as the tone audio generating device as recited for

## Claim 1.

Fourth, neither Mark's auto-dialer card nor Hersh's sound generating cube suggest a combination of the two teachings of the two separate references to arrive at a tone generating card with a plurality of acoustic transducers tuned to their mechanical resonant frequency to generate tone audio output into a telephone network interface. Mark teaches or suggests only a single transducer, i.e., a speaker. The speaker is inherently a wide frequency response transducer and therefore inherently can not be tuned to a mechanical resonant frequency. There is simply no suggestion to use a plurality of acoustic transducers and the transducer can not be mechanically tuned to operate at its mechanical resonant frequency. Hersh teaches a plurality of acoustic transducers that are aimed inward to generate audio energy in an internal main chamber with a large volume of air (i.e., a Helmholtz resonator). None of these acoustic transducers are taught or suggested to separately create output tone audio external to the device. These acoustic transducers are all contained inside an outer casing to make sure that all audio energy is directed inward toward the Helmholtz resonant cavity. See column 3, lines 61-67. The only sound audio output is via the Helmholtz resonant cavity output port 22. Hersh's teachings for internal orientation and use of the plurality of acoustic transducers to provide audio energy to the internal cavity is very different from Mark's teachings which require its single speaker (transducer) to be aimed outward of the card. Also, due to the required volume of air for the Helmholtz cavity, Hersh inherently does not teach or suggest using a card form factor because Hersh's cube requires the volume of air in the Helmholtz resonant cavity to generate the output audio via the output port 22. Therefore, as has been discussed above, it should be clear that an attempt to combine the teachings of Hersh with Mark would destroy the intent and purpose of Mark because Mark is a single audio transducer (a speaker) having wide frequency response and located in a card form factor, while Hersh would require a volume of air much larger than that possible in a card form factor. Also, while Mark's single speaker is aimed outward from the card, Hersh's plurality of acoustic transducers are necessarily aimed inward into the inner chamber (cavity) of the device and each of the plurality of acoustic transducers does not directly provide audio output external to the

device. There is simply no teaching or suggestion in Hersh to use any of its acoustic transducers oriented outward to generate tone audio output external to the device. It actually teaches away from this by placing all of the transducers inside an outer casing to prevent such outward generation of sound and to direct all sound pressure energy inward toward the inner chamber (Helmholtz resonant cavity). Therefore, each of these two cited references would tend to teach against their combination because it would destroy their separate intent and purpose for their teachings that are relevant to the presently claimed invention as recited for amended independent Claims 1 and 21.

As has been discussed above, the plurality of acoustic transducers of the Applicant's claimed invention are mechanically tuned to oscillate about their mechanical resonant frequency to substantially maximize audio power output from each of the plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card, such as to audio couple tone output audio from each of the plurality of acoustic transducers to the microphone transducer of a telephone. Therefore, amended independent Claim 1 (and similarly amended independent Claim 21) distinguishes over the Mark reference, the Hersh reference, or any arguable combination of the two cited references. The Mark reference does not teach, anticipate, or suggest all of the recited elements of independent Claims 1 or 21. The Hersh reference also does not teach, anticipate, or suggest all of the recited elements of independent Claims 1 or 21. Any possible suggestion as to a combination of the two cited references must be found in each of the cited references. It is improper to use Applicant's specification and claims to find a motivation for a combination of cited references. As has already been discussed above, the cited references actually teach against their combination.

As claimed in Claims 1 and 21, the operation of the plurality of transducers at substantially their mechanical resonant frequency and being oriented outward of the device for generating tone audio output external to one side of the device, is a significant advantage that is not taught, anticipated, or suggested by Mark, by Hersh,

or by any of the cited prior art references, or by any combination thereof. A main advantage is that it allows maximum audio output from each of the plurality of acoustic transducers that are aimed outward for generating tone audio output from one side of the secure access card, while providing the secure access card the ability to significantly conserve battery power to generate such audio output and at the same time extending the life of a power source for the card, which is a very desirable feature for consumers. See, for example, the discussion in Applicant's specification from page 11, line 19, to page 12, line 14. The substance of the discussion is set forth below for quick reference.

"Maximizing power output of the tuned transducers 324 is an important feature of the present invention with particular value in applications that utilize audio coupling into a network interface to communicate with the secure access central system. For example, via a telephone station, the universal card 112 can be used to generate tone audio output that is audio coupled to the mouthpiece of a telephone station. Since this audio coupling may be less than perfect in most applications, it is important to transmit maximum audio output power to couple into the telephone mouthpiece receiver in less than ideal conditions. For example, in an airport or other public location where there is significant ambient noise, a user of the universal card 112 may be able to hold the card audio output in close proximity to the telephone mouthpiece and still accomplish a reliable delivery of tone signals via the telephone station to the secure access central system.

The universal card 112 through this novel use of selective tone generation circuits and transducers is able to provide a significant tone audio power output for communication, such as via a telephone network, while minimizing the drain on the internal battery power source of the universal card 112. Additionally, the pulse duration limiter 316 can limit the duration of particular tones to a minimum duration required for reliable delivery of the tone signal to the secure access central system. By minimizing the tone duration to its absolute minimum for reliable communication, the universal card 112 additionally conserves battery power and thereby extends battery life, which is an important feature desired by most users."

Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claims 1 and 21 are in condition for allowance.

Further, because independent Claim 1 distinguishes over the Mark and Hersh references, and any combination thereof, dependent Claims 2-4, and 7, which depend from independent Claim 1, also distinguish over the cited references and over any combination thereof. The Mark reference, the Hersh reference, or any combination thereof, does not teach, anticipate, or suggest all of the recited elements of dependent Claims 2-4, and 7.

Additionally, with respect to dependent Claim 4, it has been amended to further recite that the plurality of acoustic transducers are located for audio coupling the tone audio output from each of the plurality of acoustic transducers to a telephone audio receiver." This is an additional limitation that further distinguishes from any of the cited references or a combination thereof. Note that the plurality of acoustic transducers in Hersh, or in any arguable combination of Hersh with Mark, will necessarily be aimed inward into a Helmholtz resonating cavity inside a device, where the only audio output will be from an output port of the Helmholtz resonating cavity and not from any of the plurality of acoustic transducers. This is very different than the claimed invention recited for dependent Claim 4.

Furthermore, with respect to dependent Claim 2, it recites in part that the "at least one tone generator generates a tone sequence comprising at least one of dual tone multi-frequency (DTMF) signals, FSK signals, MSK signals, and multitone signals." Claim 2, depending from Claim 1, also recites that the plurality of acoustic transducers are for generating the tone audio output external to one side of the secure access card. It should be clear that the plurality of acoustic transducers are generating the tone audio output for the tone sequence. The tone sequence, as claimed in Claim 2, is for at least one of DTMF signaling, FSK signaling, MSK signaling, and Multitone signaling. Note that these tone signaling protocols have very precise tone frequency separation and timing requirements. On the other hand, the plurality of acoustic transducers in the Hersh reference, (or in any arguable combination of Hersh with the teachings in the Mark reference), interoperate with the main chamber (Helmholtz resonant cavity) to induce movement of air (to generate

acoustic energy) inside the chamber (Helmholtz resonant cavity) to generate a wide frequency sound output from a port of the Helmholtz resonator. See, for example, FIG. 7 in Hersh, illustrating a wide frequency audio response output from the port 22, and also see column 4, lines 45-46. The Helmholtz resonator generates a complex audio sound output at its port, where the sound output is a combination of frequencies including the Helmholtz resonator resonant frequency combined with the resonant frequencies of the plurality of acoustic transducers. Note that Hersh's sound generator, or a sound generator resulting from any arguable combination of Hersh with Mark, is not a tone generator and it does not generate a tone sequence. Most importantly, the sound signal generated from the output port of the resonant cavity, such as taught in Hersh, first of all has a wide frequency complex signal that limits any ability to output two independent tones with enough tone signal separation (in frequency) between adjacent tones, such as required in DTMF signaling, or by other such signaling protocols listed in Claim 2. Secondly, the sound signal generated from the output port of the resonant cavity will have a long decay time every time the plurality of acoustic transducers stop generating sound. This long decay time between sound generation intervals will render a commercial system implementation unworkable by requiring relatively long time intervals between intervals of sound generation to provide the required gaps of silence (i.e., no tone audio) between audio output intervals, such as would be required to meet the telephony tone sequence detection standards used in the telephone signaling protocols listed in Claim 2, such as the 40 ms silence gap time between DTMF signals.

Note that the presently claimed locating a plurality of acoustic transducers to aim all of their outputs external to one side of the card to facilitate audio coupling into a telephone audio receiver is significantly different than either Mark's single speaker (wide frequency transducer) in a card, or Hersh's plurality of acoustic transducers aimed inward in a cube toward an inner cavity that then outputs sound via a separate output port in the cube, or any arguable combination thereof. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that dependent Claims 2-4, and 7 are also in condition for allowance.



**Rejection under 35 U.S.C. §103(a) over Mark, in view of Hersh,  
and further in view of Paterno (Claim 5)**

3) The Examiner rejected Claim 5, under 35 U.S.C. § 103(a) as being unpatentable over Mark, U.S. Patent No. 5,583,933, in view of Hersh, U.S. Patent No. 5,386,479, and further in view of Paterno, U.S. Patent No. 5,636,271.

As explained above, independent claim 1, from which claim 5 depends, has been amended in order to more particularly point out and distinctly claim the Applicant's invention over the Mark reference, the Hersh reference, any of the other cited references (including the Paterno reference), or any combination thereof. This amendment renders the Examiner's rejection moot. The Applicant respectfully traverses the Examiner's rejection of Claim 5.

For similar reasons to those explained above for amended independent claim 1, which will not be repeated again here, dependent Claim 5 distinguishes over the Mark reference, the Hersh reference, and the Paterno reference, and any combination thereof. Neither the Mark reference, nor the Hersh reference, nor the Paterno reference, nor any arguable combination of the three references, teaches, anticipates, or suggests all of the recited elements of Claim 5. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claim 5 is in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, Paterno, and Fung (Claim 6)**

4) As noted above, the Examiner rejected Claim 6 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh, and further in view of Paterno, and furthermore in view of Fung, US Publication No. 2001/0052077. As explained above, independent claim 1, from which Claim 6 depends, has been amended in order to more particularly point out and distinctly claim the Applicant's invention. This

amendment renders the Examiner's rejection moot. The Applicant respectfully traverses the Examiner's rejection of Claim 6.

For similar reasons to the reasons explained above for amended independent Claim 1, dependent Claim 6 distinguishes over the Mark reference, the Hersh reference, the Paterno reference, and the Fung reference, and any combination thereof. Neither the Mark reference, nor the Hersh reference, nor the Paterno reference, nor the Fung reference, nor any arguable combination of the four cited references, teaches, anticipates, or suggests, all of the recited elements of Claim 6. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claim 6 is in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, and Fung (Claims 8-9)**

5) As noted above, the Examiner rejected Claims 8-9 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh and further in view of Fung. As explained above, independent Claim 1, from which Claims 8-9 depend, has been amended in order to more particularly point out and distinctly claim the Applicant's invention. This amendment renders the Examiner's rejection moot. The Applicant respectfully traverses the Examiner's rejection.

For the reasons explained above for amended independent Claim 1, dependent Claims 8-9 distinguish over the Mark reference, the Hersh reference, and the Fung reference. Neither the Mark reference, nor the Hersh reference, nor the Fung reference, nor any arguable combination of these references, teaches, anticipates, or suggests, all of the recited elements of Claims 8-9. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claims 8-9 are in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, Fung,  
and Maes (Claims 10-13, 16-17)**

6) The Examiner rejected Claims 10-13 and 16-17 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh, and further in view of Fung, and furthermore in view of Maes, U.S. Patent No. 6,016,476.

Independent Claim 10, from which Claims 11-13, and 16-17 depend, has been amended, in similar fashion to amended independent Claim 1, in order to more particularly point out and distinctly claim the Applicant's invention. Specifically, independent Claim 10 has been amended to recite that "each of the plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card". Support for the amended claim language is similar to that already discussed above with respect to the amendment to Claim 1. No new matter was added. This amendment renders the Examiner's rejection moot. In view of the foregoing amendment and the remarks below, the Applicant respectfully traverses the Examiner's rejection.

For similar reasons to the reasons explained above for amended independent Claim 1, amended independent Claim 10 distinguishes over the Mark reference, the Hersh reference, the Fung reference, and the Maes reference, and any combination thereof. Neither the Mark reference, nor the Hersh reference, nor the Fung reference, nor the Maes reference, nor any combination of the four cited references, teaches, anticipates, or suggests, all of the recited elements of amended independent Claim 10. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that amended independent Claim 10 is in condition for allowance.

Further, because amended independent Claim 10 distinguishes over the cited references as discussed above, dependent Claims 11-13, and 16-17, which depend from amended independent Claim 10, also distinguish over the cited references.

Additionally, with respect to dependent Claim 13, it has been amended to further recite that the plurality of acoustic transducers are located for audio coupling the tone audio output from each of the plurality of acoustic transducers to a telephone audio receiver." This is an additional limitation that further distinguishes from any of the cited references or a combination thereof. Note that the plurality of acoustic transducers in Hersh, or in any arguable combination of Hersh with Mark, will necessarily be aimed inward into a Helmholtz resonating cavity inside a device, where the only audio output will be from an output port of the Helmholtz resonating cavity and not from any of the plurality of acoustic transducers. This is very different than the claimed invention recited for dependent Claim 13.

Therefore, the cited references as discussed above, taken either singly or in any arguable combination thereof, do not teach, anticipate or suggest all of the recited elements of dependent Claims 11-13, and 16-17. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that dependent Claims 11-13, and 16-17 are in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, Fung, Maes, and  
Paterno (Claims 14-15)**

7) The Examiner rejected Claims 14-15 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh, Fung, Maes, and Paterno. As explained above, amended independent Claim 10, from which Claims 14-15 depend, has been amended in order to more particularly point out and distinctly claim the Applicant's invention. This amendment renders the Examiner's rejection moot. The Applicant respectfully traverses the Examiner's rejection.

For the reasons explained above for amended independent Claim 10, dependent Claims 14-15 distinguish over the Mark reference, the Hersh reference, the Fung reference, the Maes reference, the Paterno reference, and any arguable

combination thereof. Neither of the cited references above, nor any arguable combination thereof, teaches, anticipates, or suggests, all of the recited elements of dependent Claims 14-15. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claims 14-15 are in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, and Maes (Claim 18)**

8) The Examiner rejected Claim 18 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh, and further in view of Maes. Independent Claim 18 has been amended in order to more particularly point out and distinctly claim the Applicant's invention. Specifically, in similar fashion to the amendment to Claim 1, independent Claim 18 has been amended to recite "each of the plurality of acoustic transducers being oriented outward of the secure access device for generating tone audio output external to one side of the secure access device". Support for the amended claim language is similar to that already discussed above with respect to the amendment to Claim 1. No new matter was added. This amendment renders the Examiner's rejection moot. In view of the foregoing amendment and the remarks below, the Applicant respectfully traverses the Examiner's rejection.

Neither the Mark reference, nor the Hersh reference, nor the Maes reference, nor any arguable combination thereof, teaches or suggests, the amended claim language "each of the plurality of acoustic transducers being oriented outward of the secure access device for generating tone audio output external to one side of the secure access device", as recited for amended independent Claim 18. The Mark reference discloses only one transducer (see speaker/microphone 114 of FIG. 2 of the Mark reference). This transducer of the Mark reference operates over a wide frequency range band and is calibrated to operate over this wide frequency band. The transducer of the Mark reference, therefore, is not tuned to operate at its mechanical resonance frequency range, as recited for independent Claim 18. The plurality of acoustic transducers of the Applicant's claimed invention are mechanically tuned to

oscillate about their mechanical resonant frequency to substantially maximize audio power output from each of the plurality of acoustic transducers being oriented outward of the secure access card for generating tone audio output external to one side of the secure access card. Hersh's plurality of acoustic transducers are necessarily aimed inward into the inner chamber (cavity) of the device and each of the plurality of acoustic transducers does not directly provide audio output external to the device. There is simply no teaching or suggestion in Hersh to use any of its acoustic transducers oriented outward to generate tone audio output external to the device. It actually teaches away from this by placing all of the transducers inside an outer casing to prevent such outward generation of sound and to direct all sound pressure energy inward toward the inner chamber (Helmholtz resonant cavity). Therefore, for similar reasons as have already been discussed above with respect to amended Claim 1, amended independent Claim 18 distinguishes over the Mark reference, the Hersh reference, the Maes reference, and any arguable combination thereof. Neither of the cited references, nor any arguable combination thereof, teaches, anticipates, or suggests, all of the recited elements of independent Claim 18. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claim 18 is in condition for allowance.

**Rejection under 35 U.S.C. §103(a) over Mark, Hersh, Maes, and  
Fung (Claims 19-20)**

9) The Examiner rejected Claims 19-20 under 35 U.S.C. § 103(a) as being unpatentable over Mark in view of Hersh, and further in view of Maes, and furthermore in view of Fung. As explained above, independent Claim 18, from which Claims 19-20 depend, has been amended in order to more particularly point out and distinctly claim the Applicant's invention. This amendment renders the Examiner's rejection moot. The Applicant respectfully traverses the Examiner's rejection.

For the reasons explained above for amended independent Claim 18, dependent Claims 19-20 distinguish over the Mark reference, the Hersh reference,

the Maes reference, and the Fung reference, and any arguable combination thereof. Neither of the cited references above, nor any arguable combination thereof, teaches, anticipates, or suggests, all of the recited elements of Claims 19-20. Therefore, the Examiner's rejection should be withdrawn and it is respectfully submitted that Claims 19-20 are in condition for allowance.

### **CONCLUSION**

The foregoing is submitted as full and complete response to the Official Action mailed March 10, 2004, and it is submitted that Claims 1-21 are in condition for allowance. Reconsideration of the rejections is requested. Allowance of Claims 1-21 is earnestly solicited.

The present application, after entry of this amendment, comprises twenty-one (21) claims, including four (4) independent claims. Applicant has previously paid for twenty-one (21) claims including three (3) independent claims. Applicant, therefore, believes that an additional fee for claims amendment is currently not due.

However, a petition for extension of time to file this Response has been attached. The Commissioner is authorized to charge the extension fee for response within the first month of \$110, or if this fee amount is insufficient or incorrect, then the Commissioner is authorized to charge the appropriate fee amount to prevent this application from becoming abandoned to Deposit Account 50-1556.

If the Examiner believes that there are any informalities that can be corrected by Examiner's amendment, or if it would help expedite the prosecution of this application in any way, a telephone call to the undersigned at (561) 989-9811 is respectfully solicited.

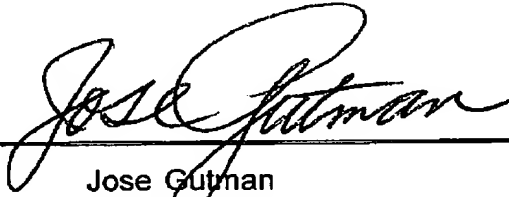
The Commissioner is hereby authorized to charge any fees that may be required or credit any overpayment to Deposit Account **50-1556**.

In view of the preceding discussion, it is submitted that the claims are in condition for allowance. Reconsideration and re-examination is requested.

Respectfully submitted.

Dated: July 12, 2004

By: \_\_\_\_\_



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